



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Lee, et al

Docket No.: ISAA0043CIP

Serial No. : 09/675,992

Art Unit: 3626

Filed: 29 September 2000

Examiner: Najarian, Lena

Title: SCORE BASED DECISIONING

20 March, 2006

Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

() under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

() under 37 CFR 1.97(c) together with either a:
() Certification under 37 CFR 1.97(e), or
() a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

(X) under 37 CFR 1.97(d) together with a:
(X) Certification under 37 CFR 1.97(e), and
(X) a \$180.00 fee under 37 CFR 1.17(p), and
(X) a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

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01 FC:1806 180.00 DA
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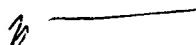
(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0043CIP). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO SB/08 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael A. Glenn
Reg. No. 30,176

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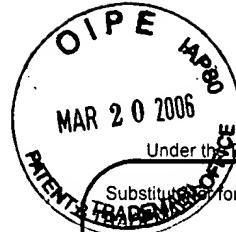
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Attached to this cover-sheet please find the following documents:

1. Certificate of Express Mailing (1 sheet);
2. Information Disclosure Statement (2 pages in duplicate);
3. SB/08 (1 page);
4. Cited References;
5. Certification for Information Disclosure Statement (2 pages);
6. Return postcard



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Substitute for Form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Sheet	1	of	1	Attorney Docket Number	ISAA0043CIP
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	A	PATRICIA A. MURPHY; Fighting Internet Card Fraud; Credit Card Management; vol. 13; no.4; pages 18-26; July 2000	
	B	ELAYNE ROBERTSON DEMBY; Fighting Fraud in Cyberspace; Colections & Credit Risk; vol.5; no. 4; pages 67-72; April 2000	
	C		
	D		
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Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**CERTIFICATION FOR
INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(e)**

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

A certification is being made for the Information Disclosure Statement accompanying this certification.

CERTIFICATION

I, the person signing below, certify

(X) that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the statement. (37 CFR 1.97(e)(1))

() that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application or to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement. 37 CFR 1.97(e)(2).

The person making this certification is the attorney who signs below on the basis of the information:

- supplied by the inventor(s)
- supplied by an individual designated in §1.56(c)
- in the attorney's file

Respectfully submitted,



Michael A. Glenn
Reg. No. 30,176

Customer Number 22862